

「RALLY FOR」 「GROWTH」

A business-led
action plan for the next
Scottish Government

RALLY FOR GROWTH

CONTENTS

- 3 INTRODUCTION
- 4 SUPPORTING BUSINESS
- 5 BUSINESS GROWTH ACT
- 7 SLASH UPFRONT BUSINESS COSTS
- 8 INTERNATIONAL TRADE
- 9 WORKFORCE & SKILLS
- 12 CLIMATE OPPORTUNITY
- 15 INFRASTRUCTURE & CONNECTIVITY
- 16 REVITALISE CITIES
- 17 ECONOMIC EQUALITY
- 18 SCOTTISH CHAMBER NETWORK



INTRODUCTION

Scottish businesses are like the people who run them – adaptable, innovative and resilient. And we speak for them when we say: Scotland can do better.

We face three immediate crises. First, is the health pandemic. As vaccination deployment continues across the population, business communities will do all we can to support the NHS, support the wellbeing of our employees, customers and communities across Scotland and support the restart, re-opening and re-building of our economy. Secondly, there are the lasting consequences of putting the brakes on the economy during these arduous months of lockdown, with potential long-term consequences on consumer confidence. Businesses have been forced to close their doors or restructure because it is simply too costly to stay open. For these businesses, this Action Plan provides a practical business voice to support recovery and growth for all sectors.

Finally, and crucially, we have an opportunity now to reset the relationship between business and government. We need commerce and government to align if we are to tackle the big challenges ahead. In this most critical moment, it is vital that policymakers and business leaders are talking the same language and recognising the need to balance long-term strategies for growth alongside concrete action in the here and now, to ensure we retain as many businesses and jobs as possible.

We want to be ambitious; to restore and renew Scotland's economy with added vigour, to champion all sectors, and to position Scottish businesses, rightly, as global players. From the grassroots to the G20, the Chambers of Commerce Network is the world's largest business-to-business network, best placed to support recovery, growth and jobs creation.

We need to push for something better now, an economy with people at its centre, one that's collaborative, digital, low carbon, that celebrates unique Scottish localism, while at the same time attracting diverse global businesses, investors and talent.

#RallyforGrowth #ScottishBusiness

TO DO THIS...

We are calling on the next Scottish Government to:

- 1 Pass a 'Business Growth Act' in the first 100 Days of Government.
- 2 Reset the relationship between business and government by establishing a Joint Economic Partnership.
- 3 Adopt pro-growth & pro-enterprise policies to attract investment and drive job creation.
- 4 Expand retraining opportunities to help people back into work and expand upskilling opportunities to help those out of work secure jobs that are being created in emerging and growing sectors now and in the future.
- 5 Fast-track infrastructure investment to support immediate and long-term economic recovery.



SUPPORTING BUSINESS

By the time a new Scottish Government is formed and the new Scottish Parliament sits at Holyrood, we hope the Covid-19 pandemic will be suppressed to low levels and rapid progress made on the vaccination roll-out across the wider population. Should the pandemic change course and more economic and societal restrictions have to be pursued, the Scottish Government must guarantee:

- 1 A rapid package of business support to all sectors of the economy, including rates reliefs & business grants.
- 2 A Scottish Jobs Protection & Transition Scheme to protect jobs across all sectors of the economy.
- 3 A commitment to no new business taxes until the economy re-opens and recovers.



BUSINESS GROWTH ACT: FIRST 100 DAYS:

We call on the next Scottish Government to pursue a “Business Growth Act” in the first 100 days, in partnership with business which prioritises:

SLASH UPFRONT BUSINESS COSTS

INTERNATIONAL TRADE

WORKFORCE & SKILLS

CLIMATE OPPORTUNITY

INFRASTRUCTURE & CONNECTIVITY

REVITALISING CITIES

Parliament Must Act:

The next Scottish Parliament must get behind the “Business Growth Act” by backing our priorities for the economy. The success of this Parliament will be measured by how well we defeat the virus and how we return to a fully-open and vibrant economy, as a result of having the correct measures in place to support business recovery and growth.



RELATIONSHIP RESET:

For too long, commerce has played second fiddle in Scotland's political culture. We call on all political parties to celebrate and support the value of business and its importance in their policy programmes. This means demonstrating that they understand the value of bearing risk, investing, showing initiative, and the value of jobs creation. This ambitious prospectus sets out what business needs to grow and invest. We have to seize this moment to reimagine how business and government work in partnership and build a new equitable model that delivers for all communities. That's why we need transformational action and willingness from government to work in partnership with business. The next Scottish Government must renew the partnership between government and business by delivering an ambitious programme of pro-enterprise, pro-growth policies which boosts business growth and job creation.

ACTION:

A NEW "JOINT ECONOMIC PARTNERSHIP"

We call on the Scottish Government to establish a "Joint Economic Partnership" which brings together the Scottish Government's Council of Economic Advisors and the Heads of the Scottish Business Representative Groups. The Joint Economic Partnership's (JEP) remit should include:

- 1 Review of economic conditions for Scottish businesses, nationwide and globally;
- 2 Recommend major improvements to economic policy and address longer-term difficulties in Scotland's economy which pre-date Covid-19;
- 3 Build Scottish Government's preparedness to responding to economic shocks by advising appropriate measures to improve the policy response.

The Scottish Government and the business community should take urgent action to develop a new collaborative partnership on the strategy for Scotland's economic recovery. This is the time to start.

Advisory Group on Economic Recovery, July 2020



SLASH UPFRONT BUSINESS COSTS

The next Scottish Government must promote pro-growth policies that preserve Scotland's pro-enterprise reputation and enhance the ability of businesses to grow, invest and create jobs. Business investment has fallen. Not all of the stagnation can be attributed to the pandemic, as the relentless Brexit uncertainty has also negatively impacted on investment intentions and business confidence.

The bottom line is that many businesses have reduced or cancelled investment. We need to fix this.

Immediate action is needed to stimulate the economy and reverse negative investment trends. Business and government must work together to send a clear signal that Scotland is open for business and remains a great place to invest. That's why we urge the next Scottish Government to set out its long-term approach to taxation, which incentivises investment and job creation, and move beyond short-range revenue raising measures. The tax approach should also incentivise business investment and attract people to re-locate to Scotland to live and work.

ACTIONS: Slash Upfront Business Costs

1 NON-DOMESTIC RATES SYSTEM:

- a Confirm that the Revaluation in 2023 will go ahead as planned.
- b Immediately evaluate current NDR reliefs to ensure effectiveness and economic impact, to be completed ahead of next revaluation in 2023.
- c Review the business growth accelerator relief regulations to ensure that clarity is provided to Councils that relief can be granted in cases where existing properties are substantially redeveloped.
- d Reduce Large Business Supplement 2022/23.
- e Review the Barclay Review of the Non-Domestic Rates system outcomes, by convening a Specialist Ratepayers Assembly. This Assembly will produce a report – led by ratepayers – on the effectiveness of the Barclay Review and NDR Act. This should be wholly independent of Government and the last Barclay review members, and provide essential scrutiny of the Barclay Review reforms.

2 AIR DEPARTURE TAX:

Commit to introduce the long-delayed Air Departure Tax at reduced rates, which protects and renews Scotland's connectivity to the world. We also call for swift progress on the development and implementation of a Scottish Aviation Strategy.

3 SCOTTISH INCOME TAX:

Avoid any further divergence with the rest of the UK on Scottish Income Tax rates to attract talent and protect household incomes.

4 NO NEW UPFRONT BUSINESS COSTS:

No new taxes or levies should be imposed on business for the lifetime of the next Parliament, including the scrapping or deferring of additional business taxes such as workplace parking levy and transient visitor levy.

5 LAND & BUILDINGS TRANSACTIONS TAX (LBTT):

Equalise Scotland LBTT rates and bands with UK SDLT equivalents to support recovery and transactions by, for example, extending the zero-rate banding for an extended period of time.



INTERNATIONAL TRADE

Growth in exports drives job creation, boosts productivity and strengthens business resilience

The growth of world markets, the rapid adoption of e-commerce, increasing logistics options, and free trade agreements have made exporting more viable than ever before, even for the smallest of companies. That's why the national economic strategies of both the UK and Scotland need to keep pace with the realities of how globalisation is changing and the implications for our ability to trade, attract talent to work and study here, and attract investment flows. We should play to our strengths and play to them globally.

ACTIONS: International Trade

- 1 Expand investment in public/private partnerships to increase number of Scottish exporters and boost B2B support through joint programmes such as the successful SG/SCC International Trade Partnership.
- 2 Commit to working with the Scottish Chambers of Commerce International Network to increase international trading opportunities through trade missions, international buyer matchmaking connections and export support, which leverages our resources as a trade promotion and trade support network.
- 3 Prioritise and invest in air routes of strategic importance including exporting routes and tourism routes.
- 4 Maintain Scotland's regional air connectivity by providing targeted support including route development, grants support, promotional marketing and infrastructure investment. This should include specific support including the ongoing PSO support for Wick Airport and pursuing the development of sustainable aviation at airports across Scotland.
- 5 Engage constructively with the UK Government on future Free Trade Agreements and trade negotiations, making sure Scottish exporters are connected and supported to access any and all trading opportunities.
- 6 Maintain the principles of the Scottish Government's Export Growth Plan and adapt the actions/outputs to match the current global operating environment.
- 7 Create and establish a Scottish Exports Council as a formal mechanism that joins up public and private sector export support which leverages resources, connections, networks and infrastructure.
- 8 Customs Academy – Create a dedicated Customs Academy supporting knowledge dissemination and support to businesses as well as agents as a long-term response to the post-Brexit trading environment.

SCOTLAND'S INTERNATIONAL TRAVEL RESTART PLAN:

- 9 Accelerate the introduction and finalisation of "Air Bridges" to open up airports domestically and internationally.
- 10 Commit to introduce the long-delayed Air Departure Tax at reduced rates, which protects and renews Scotland's connectivity to the world.
- 11 Harmonised 4-nations approach to Travel/Digital Health Certifications.
- 12 Sequenced reduction of border restrictions as levels of infections reduce.
- 13 Reduce and eventually remove burdensome quarantine restrictions.



WORKFORCE & SKILLS

Our people are at the heart of our businesses. We need access to the best talent to drive business growth and a clear plan to upskill and reskill our workforce at all levels. Productivity growth is the sustainable way to secure effective growth in quality jobs and increase our output. Successive governments have struggled to make a meaningful improvement. Our view is that the single most important contributing factor is education, training & upskilling at all levels.

Expanding the scope of education beyond our youngest is vital if we are to navigate business recovery and business growth, which will necessitate the reskilling of huge sectors of our workforce.

The pandemic has brought to the fore the skills challenges that existed pre-pandemic as well as bringing to light new challenges that business and government will have to address jointly. Pre-pandemic, the challenges included skills gaps; availability of talent; equality of opportunity & progression; training & development; and migration.

Now as a result of the pandemic, these issues have been exacerbated as well as new challenges to manage including new modes/patterns of working; risk of rising unemployment; industry & skills transitions; skills and talent gaps to support recovery; and tailored reskilling and upskilling interventions.



ACTIONS : Workforce & Skills

- 1 **Scottish Jobs Protection/Transition Scheme:** Tailored financial support for hardest-hit sectors such as tourism, hospitality, retail, supply chain, including an “on-standby” Scottish Jobs Protection/Transition Scheme should it be required in future lockdowns.
- 2 **Training Revolution:** A retraining scheme to support individuals back into the workplace, targeted employment incentive grants and support for specific businesses to retain, retrain and reskill employees and a workforce-wide funded ‘Skills & Training Passport’ which empowers workers to reskill/upskill at any stage of their career.
- 3 **Scotland’s Virtual Learning Centre:** A single-entry point for access to virtual training and development qualifications available for all workers which provides opportunities to upskill, retrain and adapt to technological advancements in the workplace.
- 4 **Developing Young Workforce:** Maintain a long-term 10 year commitment to ‘DYW’, which has successfully improved the relationship between young people and employers.
- 5 **Responsive to Industry:** Expand degree-level qualifications to be developed in a timescale responsive to industry for example, expanding Graduate Apprenticeships and developing shorter degree programmes.
- 6 **Apprenticeships:** Protect and grow Foundation, Modern and Graduate Apprenticeships in Scotland as part of a rebalanced model that aligns investment with industry need.



ACTIONS : Workforce & Skills

- 7 **Flexible Workforce Development Fund:** Continue to build on the Flexible Workforce Development Fund concept, bolstering the funding element for independent training providers to support firms who need specialist training.
- 8 **Workplace Transition Fund:** To help employers adapt to changing working models, a Workplace Transition Fund should be made available to support employees adapt to emerging work patterns through training packages, financial support for employers with transition costs and health and wellbeing support for employees.
- 9 Expanding and funding private sector B2B led peer-to-peer support networks to focus on business growth, business resilience and mental health & wellbeing support for SME business owners.
- 10 Develop a “New Work Model” Strategy which maximises economic opportunities for cities and towns recovery, facilitates the shift to different modes of working and supports employee wellbeing.
- 11 Increase the capacity of private-sector led initiatives which focus on providing a skilled talent pipeline and increases the skills for managers and business owners/leaders, such as CGI’s Digital BootCamps.
- 12 Triple the funding of DigitalBoost to increase the digital capacity, expertise and knowledge within SMEs and bridge the digital skills divide by developing new digital skills programmes for workers of all ages. Digital skills should be treated equitably alongside investment in digital infrastructure.
- 13 Fund a B2B-led long-term Business Recovery & Growth Unit to provide locally-driven, direct, on-the-ground, practical support to SMEs through the Scottish Chambers of Commerce Network’s B2B infrastructure.
- 14 **Tertiary Education & Funding of Skills interventions:** A new approach to funding is required for colleges and universities, reflecting the global economic environment, as well as looking at appropriate structural changes across institutions where it is right to do so on deliverables, targets and outcomes. The tertiary education sector is best placed to support the rapid reskilling and upskilling of the workforce including school leavers and those seeking work. The approach should be laser focused on meeting the immediate requirements of post-pandemic with a focus on digital training and skills.



CLIMATE OPPORTUNITY

Like any disruptive force, climate change is creating opportunities for companies willing to innovate

Climate change is a risk to our way of life and how we do business but it is also an economic opportunity with the potential to create high value jobs as well as skills and innovation that can be world-beating. The transition to net-zero presents opportunities for operational efficiencies, innovation and growth for existing sectors as well as those emerging to meet new challenges. Businesses can broaden their customer base, reduce high-intensity energy costs, enhance brand reputations and attract talent – all as a direct result of working collaboratively to achieve net-zero.



ACTIONS : Climate Opportunity

- 1 **Green Boards:** With Company Boards focused on the immediate crisis and in survival mode, directors have a critical role to play to prioritise the climate opportunity across company strategies and helping to achieve ambitious net-zero targets. A "Green Boards" strategy should be rolled-out for SMEs to support Directors to adopt a "green lens" on recovery & growth.
- 2 **Climate Emergency Skills Action Plan:** Fast-track implementation of the climate emergency skills action plan via Skills Development Scotland, including expansion of the Green Jobs Workforce Academy.
- 3 **Low-Carbon Transport:** Investment in low-carbon transport infrastructure is a priority for Chamber members and planned investments should be accelerated to support recovery. For example, fast-track rail to the Central Belt will support economic activity and meet Scotland's net-zero ambitions.
- 4 **Skills system:** Ensure the education and skills system prepares the talent pipeline for work in a net-zero emissions economy.
- 5 **Invest in our strategic strengths:** Build on initiatives such as the current Scottish Government's Energy Transition Fund to invest in our strategic strengths, leveraging our expertise in areas such as oil and gas into new technologies like carbon capture and hydrogen.
- 6 **Prioritise a 'Just Transition':** Recovering from the pandemic creates a real opportunity to accelerate our net-zero ambitions, but we need to do so in a way that protects the many communities currently involved in carbon intensive sectors of our economy. Future policy must carefully consider potential impacts on these communities, and be guided by input from focused bodies such as the Just Transition Commission.



ACTIONS : Climate Opportunity

- 1 **COP26:**
 - a Support Scottish business to deliver net-zero transition through a range of measures including incentives, peer-to-peer support, knowledge transfer & sharing and investment initiatives.
 - b Showcase private-sector leadership and business best practice to the world at and beyond COP26, utilising the Scottish Chambers of Commerce Network's local presence, business connections and global impact.
 - c Leverage COP26 to secure long-term opportunities including exporting opportunities, inward/outward investment opportunities and expanding Scotland's global reputation.
 - d Work alongside the UK Government to support regional COP26 'fringe' events, highlighting the contribution of all parts of Scotland to the development of low carbon technologies and renewable energy production.
- 2 **Circular Economy:** Fund and expand circular economy projects across Scotland which help SMEs to re-model through innovation, design thinking and new circular business models.
- 3 Support homes and businesses to transition to low-carbon sources of heat – the main contributor to Scotland's greenhouse gas emissions.
- 4 Ensure the planning system supports the migration to net-zero and recognises the need for continued growth in low carbon power.
- 5 Push the UK Government to remove or reduce the significant differential in the costs to connect to the national electricity grid in Scotland compared to southern parts of Great Britain.



INFRASTRUCTURE & CONNECTIVITY

Rebuild and renew Scotland's infrastructure for the future

Infrastructure connects people to jobs, businesses and trading opportunities locally, nationally and globally. Investment in new transport technologies, digital connectivity, energy transition to net-zero, rail expansion and more will play a critical role to reach Scotland's net-zero targets.

ACTIONS: Infrastructure & Connectivity

- 1 **DIGITAL ROLL-OUT REVOLUTION:** This has been critical during the Covid-19 pandemic: for our businesses' ability to operate remotely, for our children to access effective online learning, and for our people to remain connected. We need to immediately address the digital inequality in Scotland:
 - a Invest in an ambitious digital roll-out revolution which delivers gigabit-capable full fibre broadband and good mobile coverage to every home and business in Scotland by 2027.
 - b Remove barriers to rollout and investment to improve the speed of deployment of R100.
 - c Reform planning to enable more efficient upgrading of masts to 5G and multi-operator sharing of sites to support the Shared Rural Network.
 - d Work with business to invest in the technologies that underpin digital infrastructure such as Artificial Intelligence, Automation and Internet of Things and adopt a consistent Digital Learning approach across Scotland's education sector.
- 2 **AVIATION:** Create and implement an urgently-needed Scottish Aviation Strategy to kick-start the industry's growth and restore Scotland's airports which are critical to attracting international investors and tourists. This should include an aviation restart fund, route development and support for regional airports across Scotland.
- 3 **LOW EMISSION VEHICLES:** A strategic plan to drive the adoption of LEVs across the private and public sectors and developing infrastructure such as charging locations and hydrogen refuelling stations.
- 4 **CLEAR TIMELINES:** Clear commitments to and adherence to timetabling of the development of major infrastructure projects such as rail or road improvements north of the central belt and delivering on regional investment projects such as the Glasgow Metro and the rapid delivery of promised rail journey time reductions between the North-east of Scotland and the central belt.
- 5 **COMMUTER CYCLING NETWORK:** More accessibility for cycling with regards public transport is required. Whilst this has improved in recent years, more provision for the transport storage of cycles is required, with regard to the daily commute in and out of town centres, as well as a clear commuter cycling network.
- 6 **CROSS-BORDER:** Prioritise cross-border connections via road, air, rail and sea to the whole of the UK to improve access to our nearest market, as well as investment to improve and increase access to international markets.
- 7 **GREENPORTS:** Rapidly establish Scotland's first Green Port to promote economic growth and commit to the establishment of a second Green Port location by the end of the next Parliament.
- 8 **UK SHARED PROSPERITY FUND:** Work with the UK Government to access and secure funds to support investment, innovation and development across Scotland.



REVITALISE CITIES & LOCAL BUSINESS COMMUNITIES

A joint approach to get people back into our towns and cities will restore the heart of our communities

Enhanced focus should be given to Cities & Towns, which are engines of business activity and growth. We need to consider ways we can revitalise our urban and town centre communities to drive economic activity as well as enhancing the quality of life for people. The next Scottish Government must act quickly to restore the heart of our communities.

ACTIONS : Revitalise Cities & Local Business Communities

- 1 High Street Recovery Programme:** Roll-out of a long-term recovery programme for Scotland's High Streets by providing financial incentives and grants to micro and small businesses to support recovery and local communities.
- 2** Fund the future-proofing of Scotland's cities, by investing in their resilience, growth, regeneration and attractiveness to citizens, businesses, visitors and investors.
- 3** Develop a "New Work Model" Strategy which maximises economic opportunities for cities recovery, facilitates the shift to different modes of working, supports employee wellbeing and contributes to achieving net-zero ambitions.
- 4** Planning: Urgently speed up planning by pulling national policy levers to streamline the process or increase resources available to local authorities for easier and faster processing.
- 5** Cultural Economy & Festivals: Build back Scotland's globally-recognised culture and events sector by providing "restart funding" to festivals, events and live events, rebuilding the supply chain associated with large-scale events and increasing resources to attract and secure high-profile international events to Scotland.
- 6** Pioneer the "live in Scotland, work anywhere" and "work in Scotland, live anywhere" approach. Scotland has the services, culture and environment to be attractive as a home, and with the rapid adoption of mobile working, Scotland has the infrastructure and industry to be attractive as a workplace, regardless of where home is.



ECONOMIC EQUALITY:

The moral case for greater diversity, equity and inclusion in the workplace is indisputable and the evidence shows clearly that greater diversity benefits the Scottish economy, businesses, our communities and our employees. We know the value that thriving businesses can bring to our communities and the value that a job brings to an individual, their family and their communities. We already know that this crisis has disproportionately impacted on women, ethnic minorities, disabled employees in significant ways:

- ▶ The Institute for Fiscal Studies and the UCL Institute of Education found working mothers were 47% more likely to have permanently lost their job or quit, and 14% were more likely to have been furloughed since the start of the crisis. Two sectors expected to be hardest hit in a post-Covid world are hospitality and retail, both of which employ significant numbers of female workers. Women in low-paid jobs will be particularly affected by job disruption, placing them at greater risk of poverty. Women are less likely to do a job that can be done from home during periods of social distancing, creating increased risk to their job retention and financial security.
- ▶ Black and minority ethnic groups are more likely to be unemployed and in precarious work than their white counterparts. A recent report from the UCL Institute of Education (IOE) & Carnegie UK Trust revealed that BAME millennials are 47% more likely to be on a zero hours contract. They are also 4.17% less likely to have a permanent contract than their white peer group. The McGregor-Smith Review into Race in the workplace found that tackling the racial disparities in the UK labour market could result in an annual economic boost worth £24bn to the UK Economy.
- ▶ People of working age with disabilities have an employment rate that is 28.6 percentage points lower than that of people without disabilities, and many of those living with a disability will not be able to go back to “business as usual” after the pandemic has cleared. The shift in working practices and adaptations provides an opportunity to support “disability inclusion” by leveraging flexible ways of working. Disability exclusion is a real issue across the world and costs OECD countries 7% of their GDP.

ACTIONS: Economic Equality

- 1 Increase funding of Skills Development Scotland’s Apprenticeship Employer Grant and additional grants support which targets economically disadvantaged individuals.
- 2 Expanding and funding private sector B2B led peer-to-peer support networks such as SCC’s “Future Female Business Leaders” initiative.
- 3 Promoting flexibility in the workplace to tackle inequalities, attract talent and retain skills in the economy, benefiting business and society.



SCOTTISH CHAMBER NETWORK:

UNRIVALLED PLACE-BASED ASSET

The Scottish Chambers of Commerce Network sits at the heart of local business communities, representing over 12,500 businesses in Scotland, and provides a gateway to the International Chambers of Commerce Network.

The Scottish Chamber Network is rooted in communities right across Scotland, providing practical advice and support to companies through our unrivalled expert leadership, business-to-business connections, mentoring & coaching, business support services and international trade support





JOIN YOUR LOCAL CHAMBER OF COMMERCE TODAY

www.scottishchambers.org.uk/our-network

- 1  **Aberdeen & Grampian Chamber of Commerce**
- 2  **ayrshirechamber**
of commerce and industry
- 3  **Cairngorms Business Partnership**
Your Local Chamber of Commerce Working for You
- 4  **CAITHNESS CHAMBER OF COMMERCE**
- 5  **DUMFRIES & GALLOWAY CHAMBER**
- 6  **dunbartonshire CHAMBER OF COMMERCE**
- 7  **DUNDEE & ANGUS CHAMBER OF COMMERCE**
- 8  **EAST RENFREWSHIRE CHAMBER OF COMMERCE**
- 9  **Edinburgh CHAMBER OF COMMERCE**
Inspiring Connections
- 10  **Fife Chamber of Commerce**
- 11  **FORTH VALLEY CHAMBER OF COMMERCE**
- 12  **GLASGOW CHAMBER OF COMMERCE**
- 13  **HELENSBURGH & LOMOND Chamber of Commerce**
- 14  **INVERCLYDE CHAMBER OF COMMERCE**
- 15  **inverness CHAMBER OF COMMERCE**
Serving Highland Business Since 1893
- 16  **Lanarkshire chamber of commerce**
growth through collaboration
- 17  **Lochaber Chamber of Commerce**
WORKING FOR BUSINESS IN THE OUTDOOR CAPITAL OF THE UK
- 18  **Midlothian & East Lothian Chamber of Commerce**
- 19  **MORAY CHAMBER OF COMMERCE**
- 20  **OUTER HEBRIDES CHAMBER of COMMERCE**
- 21  **PERTHSHIRE CHAMBER OF COMMERCE**
The Independent Voice for Perthshire Business
- 22  **RENFREWSHIRE CHAMBER OF COMMERCE**
Helping Renfrewshire Grow and Prosper
- 23  **SCOTTISH BORDERS CHAMBER OF COMMERCE**
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- 24  **The Chamber WEST LOTHIAN CHAMBER OF COMMERCE**
- 25  **Scottish Chambers of Commerce**

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